

**UNITED STATES BANKRUPTCY COURT**  
**DISTRICT of Northern District of Texas**

**Notice of Chapter 7 Bankruptcy Case, Meeting of Creditors, & Deadlines**

A chapter 7 bankruptcy case concerning the debtor(s) listed below was filed on 10/14/05.

You may be a creditor of the debtor. **This notice lists important deadlines.** You may want to consult an attorney to protect your rights. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below. NOTE: The staff of the bankruptcy clerk's office cannot give legal advice.

**See Reverse Side For Important Explanations**

Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Kathy Stuart Westfall  
 1240 Courtney Lane  
 Lewisville, TX 75077

Case Number: 05-94254-dml7	Social Security/Taxpayer ID/Employer ID/Other Nos.: xxx-xx-7040
Attorney for Debtor(s) (name and address): Weldon R. Grisham 801 Cherry St., Suite 1050, Unit 7 Ft. Worth, TX 76102-6884 Telephone number: 817-390-0065	Bankruptcy Trustee (name and address): Shawn K. Brown Chapter 7 Trustee PO Box 93749 Southlake, TX 76092 Telephone number: (817)348-0777

**Meeting of Creditors**

Date: **February 7, 2006**

Time: **01:30 PM**

Location: **Fritz G. Lanham Federal Building, 819 Taylor Street, Room 7A24, Ft. Worth, TX 76102**

**Presumption of Abuse under 11 U.S.C. § 707(b)**

*See "Presumption of Abuse" on reverse side.*

The presumption of abuse does not arise.

**Deadlines:**

Papers must be *received* by the bankruptcy clerk's office by the following deadlines:

**Deadline to File a Complaint Objecting to Discharge of the Debtor or to Determine Dischargeability of Certain Debts: 4/10/06**

**Deadline to Object to Exemptions:**

Thirty (30) days after the *conclusion* of the first scheduled meeting of creditors.

The 30-day deadline under Fed. R. Bankr. P. 4003(b) for objecting to exemptions does not recommence when a case under Chapter 13 is converted to a case under Chapter 7.

**Creditors May Not Take Certain Actions:**

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor and the debtor's property. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult a lawyer to determine your rights in this case.

**Please Do Not File a Proof of Claim Unless You Receive a Notice To Do So.**

**Foreign Creditors**

A creditor to whom this notice is sent at a foreign address should read the information under "Do Not File a Proof of Claim at This Time" on the reverse side.

<b>Address of the Bankruptcy Clerk's Office:</b> 501 W. Tenth Street Fort Worth, TX 76102 Telephone number: 817-333-6000	<b>For the Court:</b> Clerk of the Bankruptcy Court: Tawana C. Marshall
Hours Open: Monday – Friday 8:30 AM – 4:30 PM	Date: 10/25/05

## EXPLANATIONS

FORM B9A (10/05)

Filing of Chapter 7 Bankruptcy Case	A bankruptcy case under Chapter 7 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by or against the debtor(s) listed on the front side, and an order for relief has been entered.
Legal Advice	The staff of the bankruptcy clerk's office cannot give legal advice. Consult a lawyer to determine your rights in this case.
Creditors Generally May Not Take Certain Actions	Prohibited collection actions are listed in Bankruptcy Code §362. Common examples of prohibited actions include contacting the debtor by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; repossessing the debtor's property; starting or continuing lawsuits or foreclosures; and garnishing or deducting from the debtor's wages. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay.
Presumption of Abuse	If the presumption of abuse arises, creditors may have the right to file a motion to dismiss the case under § 707(b) of the Bankruptcy Code. The debtor may rebut the presumption by showing special circumstances.
Meeting of Creditors	A meeting of creditors is scheduled for the date, time and location listed on the front side. <i>The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.</i> Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date without further notice.
Do Not File a Proof of Claim at This Time	There does not appear to be any property available to the trustee to pay creditors. <i>You therefore should not file a proof of claim at this time.</i> If it later appears that assets are available to pay creditors, you will be sent another notice telling you that you may file a proof of claim, and telling you the deadline for filing your proof of claim. If this notice is mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline.
Discharge of Debts	The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that the debtor is not entitled to receive a discharge under Bankruptcy Code §727(a) or that a debt owed to you is not dischargeable under Bankruptcy Code §523(a)(2), (4), or (6), you must start a lawsuit by filing a complaint in the bankruptcy clerk's office by the "Deadline to File a Complaint Objecting to Discharge of the Debtor or to Determine Dischargeability of Certain Debts" listed on the front side. The bankruptcy clerk's office must receive the complaint and any required filing fee by that Deadline.
Exempt Property	The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors. The debtor must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objections by the "Deadline to Object to Exemptions" listed on the front side.
Bankruptcy Clerk's Office	Any paper that you file in this bankruptcy case should be filed at the bankruptcy clerk's office at the address listed on the front side. You may inspect all papers filed, including the list of the debtor's property and debts and the list of the property claimed as exempt, at the bankruptcy clerk's office.
Foreign Creditors	Consult a lawyer familiar with United States bankruptcy law if you have any questions regarding your rights in this case.
<b>-- Refer to Other Side for Important Deadlines and Notices --</b>	

Enterprise Systems Incorporated  
11487 Sunset Hills Road  
Reston, Virginia 20190-5234

# CERTIFICATE OF SERVICE

District/off: 0539-4  
Case: 05-94254

User: adeadmon  
Form ID: b9a

Page 1 of 1  
Total Served: 24

Date Rcvd: Oct 25, 2005

The following entities were served by first class mail on Oct 27, 2005.

db	+Kathy Stuart Westfall, 1240 Courtney Lane, Lewisville, TX 75077-2564
aty	+Weldon R. Grisham, 801 Cherry St., Suite 1050, Unit 7, Ft. Worth, TX 76102-6800
tr	+Shawn K. Brown, Chapter 7 Trustee, PO Box 93749, Southlake, TX 76092-0117
9744764	American Airlines Credit Union, PO Box 619001, MD 2100, DFW, TX 75261-9001
9744768	Bank of America, PO Box 650260, Dallas, TX 75265-0260
9744775	+Chase, 800 Brookside Blvd., Westerville, OH 43081-2895
9744777	+Cingular Wireless, PO Box 740933, Dallas, TX 75374-0933
9744778	Citibank, PO Box 6408, The Lakes, NV 88901-6408
9744779	+FHA-HUD, 801 Cherry St, Suite 2500, Fort Worth, TX 76102-6803
9744780	+Flagstar, 5151 Corporate Dr, Troy, MI 48098-2639
9744783	+Jaffe & Asher, 600 Third Ave, New York, NY 10016-1901
9744785	+MBNA, PO Box 15021, Wilmington, DE 19850-5021
9744786	Nissan Motor Acceptance Corp., PO Box 650680, Dallas, TX 75265-0680
9744787	+Phillips & Cohen Associates, 695 Rancocas Road, Westampton, NJ 08060-5626
9744788	+U.S. Attorney Northern Dist. of Texas, Office of U.S. Attorney, 801 Cherry Street, Suite 1700, Fort Worth, TX 76102-6817
9744790	+US Attorney General, US Dept. of Justice Rm 4400, 10th & Constitution Ave. NW, Washington, DC 20530-0001
9744789	+United Collection Bureau, 5620 Southwick Blvd., Ste.206, Toledo, OH 43614-1501
9744792	+Veterans Administration, 1400 N Valley Mills Dr., Waco, TX 76799-0002

The following entities were served by electronic transmission on Oct 26, 2005 and receipt of the transmission was confirmed on:

tr	+EDI: QSKBROWN.COM Oct 25 2005 21:18:00	Shawn K. Brown, Chapter 7 Trustee, PO Box 93749, Southlake, TX 76092-0117
9744766	+EDI: AMEREXPR.COM Oct 25 2005 21:18:00	American Express, PO Box 650448, Dallas, TX 75265-0448
9744773	EDI: CAPITALONE.COM Oct 25 2005 21:18:00	Capital One, PO Box 85015, Richmond, VA 23285-5015
9744778	EDI: CITICORP.COM Oct 25 2005 21:19:00	Citibank, PO Box 6408, The Lakes, NV 88901-6408
9744782	+EDI: IRS.COM Oct 25 2005 21:18:00	Internal Revenue Service, 1100 Commerce Rm 9A20 5024 DAL, Dallas TX 75242-1027
9744781	EDI: IRS.COM Oct 25 2005 21:18:00	Internal Revenue Service, PO Box 660169, Dallas, TX 75266-0169
9744784	+EDI: CBSKOHLS.COM Oct 25 2005 21:18:00	Kohls, PO Box 3120, Milwaukee, WI 53201-3120
9744791	EDI: AFNIVZWIRES.COM Oct 25 2005 21:18:00	Verizon, PO Box 163250, Columbus, OH 43216-3250

TOTAL: 8

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have served the attached document on the above listed entities in the manner shown, and prepared the Certificate of Service and that it is true and correct to the best of my information and belief.

First Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 27, 2005

Signature: